

<b>Notice of References Cited</b>	Application/Control No. 09/991,364	Applicant(s)/Patent Under Reexamination ALLEN-ROUMAN ET AL.	
	Examiner Debra F. Charles	Art Unit 3624	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	"New Treasury Innovations Brought to Virginia County," Corporate EFT Report, December 22, 1999, vol. 19, Iss. 25, page 1,(aka Corporate EFT Report).
	V	"Mahwah, N.J., Telecommunications Firm Uses Electronic Payment System," Record, Hackensack, N.J., July 9, 1999(aka Record).
	W	
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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